

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NORTH CAROLINA
CHARLOTTE DIVISION**

In Re:

JOHN O'NEILL JR
LISA COSTNER O'NEILL
1333 PRINCETON AVENUE
GASTONIA, NC 28054

Case No: 05-32041

SSN#1 - XXX-XX-1968

SSN#2 - XXX-XX-9768

Judge: George R. Hodges

**CHAPTER 13 FINAL REPORT AND ACCOUNT
COMPLETED**

This Case was
Commenced on 05/13/2005

The Plan was
Confirmed on 07/13/2005

The Trustee has maintained a detailed record of all receipts, including the source or other identification of each receipt, and of all disbursements, and they are incorporated by reference in this report.

RECEIPTS: Amounts paid to Trustee by or for the Debtors for the benefit of Creditors: \$31,272.50
Composition Plan. Minimum payout to unsecured creditors = 10%.

SUMMARY

Summary of filed claims & disbursements during the administration of this plan:

	<u>CLAIMS FILED</u>	<u>PRINCIPAL & INTEREST PAID</u>	<u>% PAID</u>
UNSECURED	\$78,954.51	\$16,580.46	21.00%
SECURED	\$5,460.00	\$5,636.50	100.00%
PRIORITY	\$703.12	\$869.81	100.00%
ADMINISTRATIVE	\$0.00	\$0.00	0.00%
ATTORNEY	\$5,757.51	\$5,757.51	100.00%
TRUSTEE	\$2,069.93	\$2,069.93	100.00%
TT NOTICE FEE	\$27.00	\$27.00	100.00%
DEBTOR REFUND	<u>\$331.29</u>	<u>\$331.29</u>	<u>100.00%</u>
	\$93,634.65	\$31,272.50	

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CLAIMS AND DISTRIBUTIONS TO DATE

Trustee Claim #	Clerk Claim #	Payee	Class	Claim Amount	Principal Paid	Interest Paid
TTE		TRUSTEE COMPENSATION		2,069.93	2,069.93	
1		WAYNE SIGMON	B-Base Attorney Fee(s)	585.00	585.00	0.00
2		WAYNE SIGMON	B-Base Attorney Fee(s)	709.00	709.00	0.00
34		WAYNE SIGMON	L-Legal Fees	2,863.34	2,863.34	0.00
36		WAYNE SIGMON	L-Legal Fees	465.48	465.48	0.00
38		WAYNE SIGMON	L-Legal Fees	1,134.69	1,134.69	0.00
3		UNITED GUARANTY RES INS	M-Mortgage/Lease	0.00	0.00	0.00
7		SUNTRUST MORTGAGE	M-Mortgage/Lease	0.00	0.00	0.00
6		SUNTRUST MORTGAGE	N-Mortgage/Lease Arrears	0.00	0.00	0.00
33		UNITED GUARANTY RES INS	N-Mortgage/Lease Arrears	4,860.00	4,860.00	176.50
4		HOMECOMINGS FINANCIAL	P-Priority	703.12	703.12	166.69
37		SUNTRUST MORTGAGE	S-Secured-Pro-Rata	600.00	600.00	0.00
5		HOMECOMINGS FINANCIAL	U-Unsecured	57,197.00	12,011.37	0.00
15		BANK OF AMERICA	U-Unsecured	0.00	0.00	0.00
16		BANK OF AMERICA	U-Unsecured	0.00	0.00	0.00
17		BRANCH BANKING & TRUST	U-Unsecured	11,537.79	2,422.94	0.00
32		BANK OF AMERICA	U-Unsecured	1,526.17	320.50	0.00
27		SAMS CLUB	U-Unsecured	0.00	0.00	0.00
28		TARGET NATIONAL BANK	U-Unsecured	2,653.32	557.20	0.00
29		ECAST SETTLEMENT CORP	U-Unsecured	2,794.36	586.82	0.00
19		THE BELK CENTER INC	U-Unsecured	404.61	84.97	0.00
20		ECAST SETTLEMENT CORPORATION	U-Unsecured	291.18	61.15	0.00
21		CAPITAL ONE	U-Unsecured	0.00	0.00	0.00
22		CAPITAL ONE	U-Unsecured	0.00	0.00	0.00
23		ECAST SETTLEMENT CORP	U-Unsecured	975.30	204.81	0.00
24		ECAST SETTLEMENT CORP	U-Unsecured	301.78	63.37	0.00
25		ECAST SETTLEMENT CORP	U-Unsecured	1,273.00	267.33	0.00
26		JCPENNEY COMPANY INC	Z-Notice Only	0.00	0.00	0.00
30		CITY OF GASTONIA	Z-Notice Only	0.00	0.00	0.00
31		GRADY I INGLE	Z-Notice Only	0.00	0.00	0.00
35		HUTCHENS SENTER & BRITTON	Z-Notice Only	0.00	0.00	0.00
18		BRANCH BANKING & TRUST	Z-Notice Only	0.00	0.00	0.00
8		GASTON COUNTY	Z-Notice Only	0.00	0.00	0.00
9		INTERNAL REVENUE SERVICE	Z-Notice Only	0.00	0.00	0.00
10		INTERNAL REVENUE SERVICES	Z-Notice Only	0.00	0.00	0.00
11		IRS	Z-Notice Only	0.00	0.00	0.00
12		NC DEPARTMENT OF REVENUE	Z-Notice Only	0.00	0.00	0.00
13		NC DEPARTMENT OF REVENUE	Z-Notice Only	0.00	0.00	0.00
14		NC DEPARTMENT OF REVENUE	Z-Notice Only	0.00	0.00	0.00
Totals				\$92,945.07	\$30,571.02	\$343.19

WHEREFORE, your Petitioner prays that a Final Decree be entered discharging Warren L. Tadlock as Trustee and releasing Warren L. Tadlock and his surety from any and all liability on account of these proceedings, and for such other and further relief as is just.

CERTIFICATE OF SERVICE

The parties whose names and addresses are listed below were served by United States first class mail, postage prepaid on May 20, 2009.

/s/ Warren L. Tadlock

Warren L. Tadlock, Trustee

L. Long

Office of the Chapter 13 Trustee

JOHN O'NEILL JR & LISA COSTNER O'NEILL, 1333 PRINCETON AVENUE, GASTONIA, NC 28054

Total Served: 1